

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

Albertine Holmes

Debtor(s)

Case No. 16-31952

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 10/06/2016.
- 2) The plan was confirmed on 12/16/2016.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was dismissed on 11/17/2017.
- 6) Number of months from filing to last payment: 13.
- 7) Number of months case was pending: 15.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$19,601.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$8,044.62
Less amount refunded to debtor	\$309.13

NET RECEIPTS: **\$7,735.49**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$4,000.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$418.19
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$4,418.19**

Attorney fees paid and disclosed by debtor: \$0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
BRANDYWINE TOWNE HOUSES IMPI	Secured	2,278.55	144.83	144.83	144.83	0.00
CAVALRY SPV I LLC	Unsecured	648.00	648.37	648.37	0.00	0.00
COMED LEGAL REVENUE RECOVER	Unsecured	2,904.00	2,790.43	2,790.43	18.22	0.00
DR LEONARDS SHOP NOW	Unsecured	NA	311.51	311.51	0.00	0.00
FIRST SOUTHWESTERN FINANCIAL S	Unsecured	1,368.00	1,318.14	1,318.14	0.00	0.00
FIRST SOUTHWESTERN FINANCIAL S	Secured	3,625.00	3,625.00	3,625.00	573.16	156.77
ILLINOIS TOLLWAY	Unsecured	2,500.00	2,430.90	2,430.90	15.88	0.00
INTERNAL REVENUE SERVICE	Priority	490.00	404.00	404.00	404.00	0.00
JEFFERSON CAPITAL SYSTEMS	Unsecured	422.00	422.76	422.76	0.00	0.00
MERRICK BANK	Unsecured	861.00	475.46	475.46	0.00	0.00
MIDLAND CREDIT MGMT AGENT FO	Unsecured	NA	273.31	273.31	0.00	0.00
OCWEN LOAN SERVICING LLC	Secured	0.00	0.00	0.00	0.00	0.00
OCWEN LOAN SERVICING LLC	Secured	13,213.98	0.00	0.00	0.00	0.00
PERFORMANCE NOTE FUND LLC	Secured	3,000.00	1,582.57	1,582.57	1,582.57	0.00
PERFORMANCE NOTE FUND LLC	Secured	0.00	0.00	0.00	0.00	0.00
QUANTUM3 GROUP	Unsecured	278.00	277.53	277.53	0.00	0.00
ROBERT H GELLER MD SC	Unsecured	1,915.00	NA	NA	0.00	0.00
MBB	Unsecured	816.00	NA	NA	0.00	0.00
MERCHANTS CREDIT GUIDE	Unsecured	366.00	NA	NA	0.00	0.00
NETSPEND CORPORATION	Unsecured	500.00	NA	NA	0.00	0.00
NEW WORLD BUILDERS	Unsecured	4,500.00	NA	NA	0.00	0.00
OAKBROOK WATER DEPT	Unsecured	600.00	NA	NA	0.00	0.00
PAY LESS CAR RENTAL	Unsecured	400.00	NA	NA	0.00	0.00
UNIVERSITY OF PHOENIX	Unsecured	2,300.00	NA	NA	0.00	0.00
WELLS FARGO BANK	Unsecured	836.00	NA	NA	0.00	0.00
DUPAGE MEDICAL GROUP	Unsecured	95.00	NA	NA	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
FLAGG CREEK WATER RECLAMATIC	Unsecured	600.00	NA	NA	0.00	0.00
HUGHES NET	Unsecured	300.00	NA	NA	0.00	0.00
IC SYSTEM INC	Unsecured	253.00	NA	NA	0.00	0.00
AT&T UVERSE	Unsecured	712.00	NA	NA	0.00	0.00
BANK OF AMERICA	Unsecured	900.00	NA	NA	0.00	0.00
CASHCALL INC	Unsecured	2,461.00	NA	NA	0.00	0.00
CENTRAL DUPAGE HOSPITAL	Unsecured	828.00	NA	NA	0.00	0.00
STONEBERRY	Unsecured	248.00	289.51	289.51	0.00	0.00
US DEPARTMENT OF EDUCATION	Unsecured	53,709.00	60,165.06	60,165.06	393.15	0.00
WESTLAKE FINANCIAL SERVICES	Unsecured	4,351.00	4,397.58	4,397.58	28.72	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$1,582.57	\$1,582.57	\$0.00
Debt Secured by Vehicle	\$3,625.00	\$573.16	\$156.77
All Other Secured	\$144.83	\$144.83	\$0.00
TOTAL SECURED:	\$5,352.40	\$2,300.56	\$156.77
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$404.00	\$404.00	\$0.00
TOTAL PRIORITY:	\$404.00	\$404.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$73,800.56	\$455.97	\$0.00

Disbursements:

Expenses of Administration	<u>\$4,418.19</u>
Disbursements to Creditors	<u>\$3,317.30</u>
TOTAL DISBURSEMENTS :	<u>\$7,735.49</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 01/17/2018

By: /s/ Glenn Stearns

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.